

Certificate Number: RS-18-12063

BUTTERFLY FINANCIAL EDUCATION, INC. CERTIFICATE OF CREDIT COUNSELING

ROBERT SINES

I CERTIFY that on March 19, 2018, at 4:50 PM Eastern Standard Time, ROBERT SINES received from Butterfly Financial Education, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the North Carolina, Eastern District, an individual briefing (including a briefing conducted by telephone or on the internet) that complied with the provisions of 11 U.S.C. § 109(h) and 111. A debt repayment plan was not prepared.

By:



Name:

Janet L. Swope

Title:

President

Date:

March 19, 2018

*Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. § 109(h) and 521(b).